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DETROIT

THE CITY OF THE STRAITS

By transfer

OCT 9 1915





W. G. Wray.

HEADQUARTERS

Grand Army of the Republic.

RUTLAND, VT., May 15th, 1891.

GENERAL ORDERS

No. 24.

[EXTRACT.]

1. The Twenty-fifth National Encampment of this Order will convene at Detroit, Mich., Wednesday, August 5th, 1891, and will be preceded by the usual parade on Tuesday, August 4th, the formation for which will be in accordance with the standing rules of the National Encampment. Each Department will constitute a Division, under command of the Department Commander or ranking officer present. Department Commanders will, on or before July 1st, report to these headquarters the number of Comrades they expect to have in line for the parade.

Full details will be given in future orders, but the attention of Comrades is called to the fact that all intending to be present should at once make suitable and seasonable arrangements for their quarters, etc., for this occasion. The Commander-in-Chief is assured that all will be provided for, if Comrades apply, giving reasonable notice of their wishes in this respect.

Comrade James T. Sterling, A. D. C., is Secretary of the Committee on Accommodations, and may be addressed at No. 55 West Fort Street, Detroit, Mich., by any wishing quarters, whether for individuals or organizations.

The Commander-in-Chief suggests that speedy application be made, so as to avoid possible disappointment which may ensue if delayed to a time near the date named above, after all desirable locations are secured.

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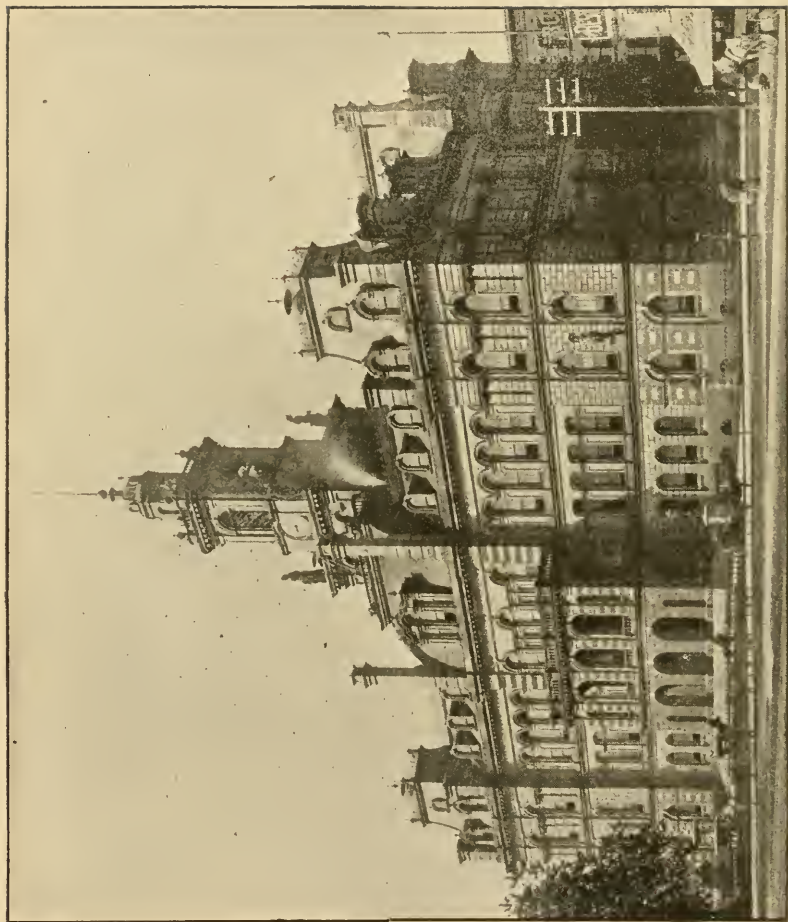
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By Command of W. G. VEAZEY,

J. H. GOULDING,

Commander-in-Chief.

Adjutant General.



THE CITY HALL.

DETROIT

THE CITY OF THE STRAITS.

ILLUSTRATIVE

OF ITS BEAUTY, ITS ARCHITECTURE, ITS STREETS, PARKS, COMMERCE,
MANUFACTURES, ETC.

CHICAGO:

KNIGHT, LEONARD & CO. PRINTERS.

1891.

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CA 20-216



LOOKING UP WOODWARD AVE. FROM GRAND CIRCUS PARK.

DETROIT.

AMERICA is too often derided for its mushroom growth, and, like Philip Doddridge, accused of its youth,—a fault which that distinguished divine replied time would remedy. Detroit, the metropolis of Michigan, has, however, a respectable age and a history full of adventure and picturesqueness, fascinating to the imagination. The drama of its life is a succession of striking pictures, accompanied by the martial music of diverse nations.

In the first scene we see three birch-bark canoes breasting the steady current of the broad stream, and landing here under the broad trees that overhang the bank, and ten white men, two of whom are robed in black. These break in pieces and throw into the waters a great stone idol. It is the first incursion of the Christian iconoclasts, for these are the Sulpitian fathers Galinée and Dollier, and the date is 1670.

The second scene shows a strange vessel, with broad sails and grotesque peak, plowing its way up the broad waters of the straits; a stalwart soldier with flowing locks on the deck; beside him a black-robed, dark-eyed priest; on the fertile shores, under the



CASS SCHOOL.

virgin forests, groups of aborigines gazing with astonishment. The time was 1679; the soldier was the Chevalier de la Salle; the priest was

the Recollet father Hennepin, and the banner waving above them bore the fleurs-de-lis of the French King Louis XIV.

In the next scene upon this broad stage are twenty-five birch-bark canoes, some thirty-five feet long, decorated with Indian symbols, and manned by fifty soldiers in "bright blue coats and white facings," with four officers, two priests and fifty emigrants. Their long journey through the woods of Canada and down the waters of Lake Huron and the St. Clair is ending as they near the shore to the music of fife and drum. In the prow of the first and largest boat stands a stately figure in the rich costume of the French court, with broad laced chapeau and curling locks. It is the Sieur de la Mothe Cadillac, who, having pointed out to his monarch that the strategic key to the great lakes and the illimitable region beyond was upon this shore, has come with the commission to establish here a fort and colony. This is July, 1701. The fort is soon built, and named Ponchartrain, in honor of the French Minister.

Around the stockade gather settlements of the red men, soon allied by firm ties to their white brothers from beyond the sea. Soon the brave wife of the Governor makes her perilous way for a thousand miles through the wilderness, past the great cataract of Oniaghira, and up the lakes to join him. A civilized community is established and organized. After nearly sixty years of slow but steady growth, Wolfe scales the heights of Quebec, and the *drapeau*

blanche of St. Louis gives place to the red cross of St. George. The Indians do not take kindly to their new masters, and in a few years the great chief Pontiac sweeps away in blood Michilimackinac and the other British outposts save Detroit, where Major



THE WATER WORKS.

Gladwin and his little garrison heroically sustain a siege of fifteen months. Wars with the Indians are frequent, but when the colonies revolt the British secure them as allies. At different times Daniel Boone and Simon Kenton are brought captive from Kentucky. The brutal Gov. Hamilton is captured at Vincennes in 1779 by Colonel Clark, and sent a prisoner to Virginia; but the various expeditions against Detroit fail of success, and it is not until 1796 that Captain Porter hoists the stars and stripes over the city, a tardy result of the capitulation at Yorktown.

After desultory border warfare and the almost total destruction



THE BARRACKS, FORT WAYNE.

of the city by fire in 1805, comes the war of 1812, the fall of Mackinaw and the ignominious surrender of Detroit by Hull on the 16th of August. The advance of General

Harrison, and Commodore Perry's victory at Put-in-Bay, on Lake Erie, compels Proctor and the British garrison to evacuate Detroit; and the defeat of Proctor and the death of Tecumseh in the battle of the Thames avenges the massacre at the River Raisin.

General Cass, who, as colonel of the Third Ohio, had been the active spirit of Hull's advance, and who had broken his sword in indignation when his chief surrendered, was now in military command as well as the civil governor of the territory. In his subsequent career as governor, secretary of war, minister to France, and secretary of state, General Cass was not only for half a century the foremost figure of the city of Detroit and the State of Michigan, but of the great Northwest, which he "lifted from colonialism into national dignity." No statue adorns more worthily than his the great Valhalla of the republic, at Washington.

The bustle of trade and commerce has not since been often silenced by the bugle and the drum in the City of the Straits. Michigan sent its contingent to the Black Hawk and Mexican wars, and on the 13th of May, 1861, its First Regiment, under Col. O. B. Willcox, left for Washington, followed soon by the Second under Col. I. B. Richardson, the Fifth under Col. H. D. Terry, and the Sixth under Col. Stockton. From that April day in 1861, when the assembled populace in the Campus Martius listened eagerly to the invocation of the aged Cass, to the reception of the war-worn veterans in the Michigan Central depot in the summer of 1865, Detroit

was pervaded with the fervid heat of active patriotism. The monument on the Campus Martius to the 90,747 Michigan soldiers of the war for the suppression of the Rebellion, is a just as well as a magnificent testimonial.

With peace, under the wise practical guidance of Cass, after the war of 1812, came immigration, growth, prosperity and wealth. Detroit had little more than a thousand inhabitants when a century



MICHIGAN CENTRAL STATION.

old. It was still a frontier town. The ninety years of this century have seen it grow to a stately and beautiful city of nearly a quarter of a million, with an extensive commerce both by water and by rail; with great and varied manufactures, the products of which are sent to every quarter of the globe; adorned by art and refined taste, and distinguished also for its educational, religious, charitable and benevolent institutions.

The traveler enters the city, of course, by the Michigan Central, and passes through its elegant and commodious depot, built in 1883. It is constructed of brick, with high, airy ceilings of carved oak, convenient in all its appointments, but without meretricious orna-



THE SOLDIERS' MONUMENT.

by Cadillac in 1701. The principal gate, by which Pontiac entered when he expected to surprise the garrison, was where the First National Bank now stands, at the corner of Jefferson avenue and Griswold street. Three blocks up Shelby street from Jefferson avenue, at its intersection with Fort street and Lafayette avenue, stood the old Fort-Lernoult, built "on the hill" in 1778 and renamed Fort Shelby, in honor of the gallant governor of Kentucky, after its occupation by General McArthur, on the British evacuation in 1813.

Another block beyond Griswold street, on Jefferson avenue, we come to Woodward avenue, a broad, fine avenue, stretching north-eastward from the river to beyond the city limits. Descending rather steeply to the river, at its foot are steamer docks and the

ment, and is one of the marked features of the city. Extending 182 feet on Third street, and 380 feet on Woodbridge street, it is in the main three stories in height, with a massive square tower, 170 feet high, at the corner, bearing a large fine clock, the dials of which may be seen at considerable distance, standing, as the tower does, at the foot of Jefferson avenue. Passing up this avenue, lined by substantial commercial buildings, chiefly of the wholesale trade, one soon comes to the corner of Shelby street and stands upon the site of old Fort Pontchartrain, built



THE PUBLIC LIBRARY.

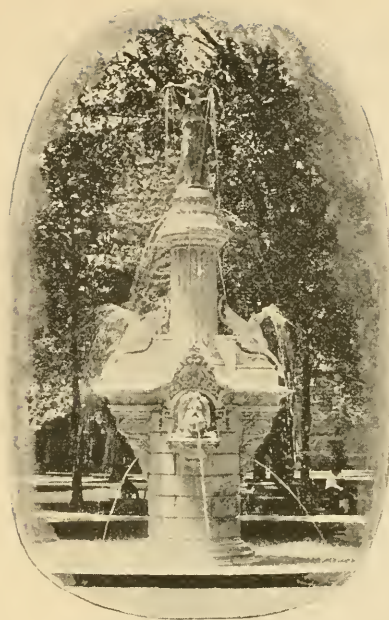
steam ferry to Windsor, the Canadian city on the farther shore. In the other direction its ascent is very gradual until reaching its higher level at the Campus Martius.

On the northern corner of Jefferson and Woodward avenues is the city passenger and ticket office of the Michigan Central,



YOUNG MEN'S CHRISTIAN ASSOCIATION BUILDING.

where the traveler may purchase railroad and steamship tickets to almost any point in the civilized world. By this time his attention will have been attracted by the tall skeleton steel towers, triangular and quadrangular, upon a single support, that he will see



THE FOUNTAIN, GRAND CIRCUS PARK.

street, we see, a block to the left, the tall structure of the Masonic Temple, and just beyond, on the right, the broad front of the Russell House, for many years Detroit's finest and best-known hotel.

Then comes the Campus Martius, the strategic center of the city, from which diverge two broad avenues—Michigan on the left and Gratiot on the right, running out to and beyond the western and north-eastern limits. Between Fort street and Michigan avenue, on the left, is the City Hall, a handsome building of Amherst sandstone, completed in 1868 at a cost of \$600,000. Upon

at prominent points here and there. These towers are from a hundred and fifty to a hundred and seventy-five feet high, and are surmounted by from six to eight electric lights. On account of the ingenious novelty of their design they excited the deep interest of the French engineer, Tissandier, who visited Detroit in 1885 and described them in detail in his interesting book of *Six Mois aux Etats Unis*.

Passing up Woodward avenue, which is the chief artery of the city, and divides it into two geographical divisions, the east and west, we traverse the principal retail or shopping region. The broad avenue is lined by fine stores, making a most creditable display that is not belied by their elegant wares within. At Congress



WASHINGTON AVE. FROM GRAND CIRCUS PARK.

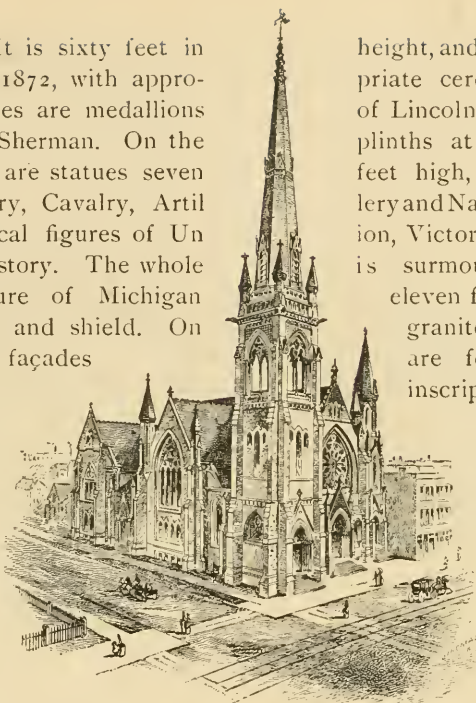


THE CAMPUS MARTIUS IN APRIL, 1865.

this site stood, until 1848, the Michigan Central Railroad depot. The City Hall is built in the Italian style, four stories high with a Mansard roof, and surmounted by a square central tower and flag staff, two hundred feet above the ground. The tower contains a fine bell, weighing 7,670 pounds, and a clock, said to be the largest in the United States, the dials of which are illuminated at night. From this elevated station a magnificent bird's-eye view is afforded of the city and the surrounding country, which the visitor will find well worth the trouble of the ascension. In niches on the Woodward avenue and Griswold street fronts are excellent statues of the Sieurs Cadillac and La Salle, and Fathers Marquette and Richard, executed by Julius Melcher. On either side of the eastern portico is an old cannon which was on the British fleet of Commodore Barclay, captured by Perry in the battle on Lake Erie.

In front of the City Hall, on the east side of Woodward avenue, is the Soldiers' Monument, a striking and most artistic memorial to the patriotism of Michigan. It was designed by Randolph Rogers of Rome, and constructed of Rhode Island granite, with statues of golden bronze cast at Munich, the whole costing

\$70,000. It is sixty feet in April 9th, 1872, with appropriate medallions ragut and Sherman. On the of the base are statues seven the Infantry, Cavalry, Artillery and History. The whole female figure of Michigan with sword and shield. On front of the façades eagles. The tured on ment reads "ERECTED PLE OF IN HONOR MARTYRS AND THE WHO FOU FENSE OF AND UN



WOODWARD AVENUE BAPTIST CHURCH.

height, and was unveiled priate ceremonies. On of Lincoln, Grant, Farplinth at each corner feet high, representing lery and Navy, and higher ion, Victory, Emancipation, is surmounted by a eleven feet in height, granite pedestals in are four bronze inscription sculphthe monu- as follows: BY THE PEOPLE OF MICHIGAN OF THE WHO FELL HEROES GHT IN DE- LIBERTY ION."

Back from the Soldiers' Monument is the bare brick, barrack-looking buildings of the market on Cadillac square, and across Monroe avenue is the bronze fountain and bust of ex-Governor Bagley. Looking down Michigan avenue, on the left, the most conspicuous building is the new Hotel Cadillac, a handsome, modern structure, on the corner of Rowland street; and on the right, fronting the square, is the Detroit Opera House, an elegant stone building capable of seating two thousand persons.

On Gratiot avenue, a block to the right of Woodward, is the Public Library and Scientific Museum, a handsome and rather stately building, seated back from the street, with fine shade-trees in front. It now contains nearly a hundred thousand volumes and is admirably conducted in a most practical and useful manner. Its popularity is shown by the annual drawing by its patrons of some hundred

and fifty thousand volumes. Its large and well-lighted reading-room is adorned by pictures, busts and other articles of great historical interest to the visitor.

On the corresponding block to the left of Woodward avenue



FIRST CONGREGATIONAL UNITARIAN CHURCH.

is the High School, fronting on State street; and nearly back of it, on the corner of Grand River avenue and Griswold street, is the new Young Men's Christian Association building of brown sandstone, completed in 1887 at a cost of \$118,000. It is one of the most artistic structures in the city and is well supplied with every means to attract and benefit the young men of the metropolis. A railroad branch is located at Grand Trunk Junction and is productive of great good to the numerous railroad employes, who are glad to avail themselves of its advantages.

Two blocks further we come to Grand Circus Park, occupying a square upon either side of Woodward avenue. Though not of large size, it is one of the oldest and most attractive of the city parks, and the magnificent old shade trees, close-clipped lawns and splashing fountains, make it a delicious summer resting place. From almost any point one looks down the long, leafy vista of some broad, diverging avenue—Washington, Bagley, Miami or Madison—so lined by broad-boughed elms and maples, as to give scarcely any indication of the palatial homes behind them. It is, in fact, to this general prevalence of shade trees and extensive grounds with green lawns and brilliant flowers, that Detroit owes one of its chiefest

charms, a sense of reposeful beauty, of delicious coolness and of homely comfort. This will be further appreciated as one continues his way out Woodward avenue, and soon leaves behind, the region of stores and shops, and finds the way lined by elegant and luxurious mansions in various styles of architecture, and with that roominess, both of edifice and grounds, that indicates, not only



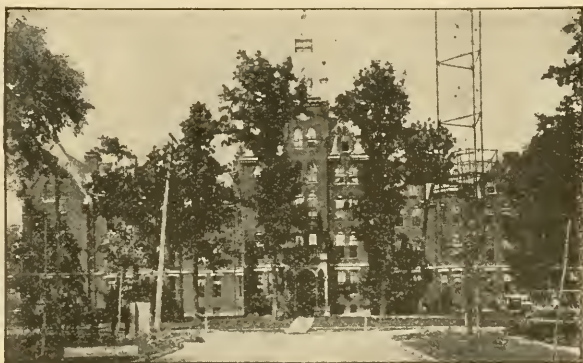
FIRST PRESBYTERIAN CHURCH.

abundance of means, but the taste and intelligence that fills life with the greatest enjoyment and comfort.

On Woodward avenue are also located some of the principal churches of the city. On the corner of Adams avenue, opposite the Grand Circus, is the Central M. E. Church, the oldest Protestant church in the city, dating from territorial days. It is a handsome stone gothic structure, completed in 1867, with a tall tower measuring a hundred and seventy-five feet to the top of the spire.

On the corner of High street is St. John's Episcopal Church, also a stone gothic building with square tower, built in 1860-61.

Just beyond, on the corner of Windsor street, is the Woodward Avenue Baptist Church, constructed in 1886, of Ionia stone, at a total cost of \$133,000,



HARPER HOSPITAL.

and seating fifteen hundred. A square farther, on the west side of the avenue, is the Second Congregational Church.

Upon opposite corners of Edmund Place and Woodward avenue are two of the finest church edifices, but recently completed—the First Congregational Unitarian and the First Presbyterian—magnificent structures of large size and of different styles of Romanesque architecture. The latter has a pyramidal center and fine clustered turrets, constructed of Lake Superior red sandstone, with interior woodwork of antique oak. The church seats fourteen hundred and the chapel eight hundred, and the cost, including ground, was \$165,000.

A few squares further out, on the corner of Parsons street, is the handsome brick edifice, with stone facings, of the Westminster Presbyterian Church. Nearly opposite, on the right, may be seen through Martin Place, at the head of which it stands, the tall and extensive buildings of Harper Hospital. This is one of the most important charitable institutions of Detroit, and was founded in 1859 by Walter Harper and Nancy Martin, his housekeeper, who kept a vegetable stall in the old market. The original buildings were constructed by the Government in 1864 for a military hospital, and at the close of the war were turned over to the Society, on condition that it would care for the invalid Michigan veterans. The present many-gabled brick building was completed in 1884, and accommodates two hundred and fifty patients.



GRACE HOSPITAL.

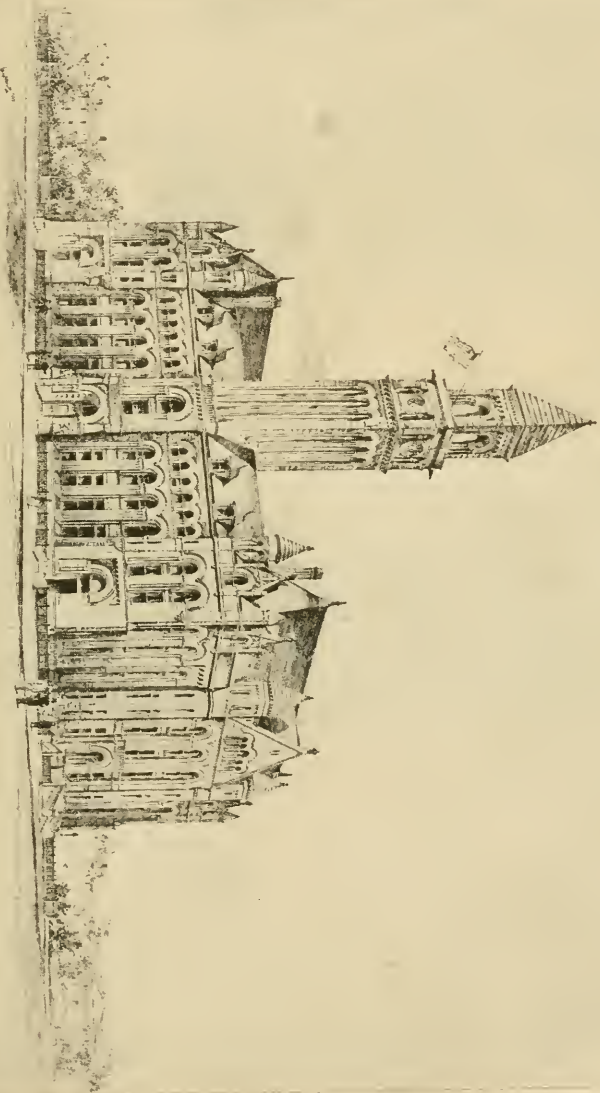
A little further north on John R. street, corner of Willis avenue, is the new Grace Hospital, a homœopathic institution, founded by Amos Chaffee, built by Senator James McMillan, and richly endowed by John S. Newberry. No condition was attached to these munificent gifts, save that the hospital should be forever free to those who

should be unable to pay for its benefits.

That the citizens of this fair city believe not only in the *mens sana*, but also in the *corpore sano*, is evidenced by the quaint and handsome, long, low, broad-roofed building seen on the left, a little further up Woodward avenue. This is the home of the Detroit Athletic Club, a somewhat select and rather high-toned organization that has accomplished a great deal for physical culture without entering the professional field, though it has some famous athletes among its members.

About a mile beyond this point, Woodward avenue crosses the tracks of the Michigan Central's Belt Line and Bay City Division, still north of which is the broad boulevard that nearly surrounds the city.

The observant visitor who thus traverses this principal avenue sees really a good share, externally, of the city's domestic, educational, religious and charitable features, which are repeated a hundred-fold in other quarters; but its marvelous manufactures, its extensive commerce, its large wholesale trade and other interesting elements of the city's wealth, prosperity and life are to be seen elsewhere. Most of these require the greatest conveniences of rail



THE UNITED STATES GOVERNMENT BUILDING NOW BEING CONSTRUCTED.



DETROIT ATHLETIC CLUB.

transportation, and to see many of the most interesting manufacturing establishments the visitor should take one of the numerous trains of the Belt Line which, starting from the Michi-

gan Central's Union depot, at the foot of Third street, nearly encircles the city at a distance of about three miles from the City Hall, sends out its spurs and sidings to the numerous plants along its line and comes down nearly to the river again at Beaufait station, on the east, near the magnificent bridge leading to Belle Isle.

Prominent among these great establishments are the works of the Michigan and Peninsula Car Companies, the Detroit Car Wheel Company, the Detroit Steel and Spring Works, the Russel Wheel and Foundry Company, the Griffin Car Wheel Company, the Detroit Bridge and Iron Works, the Fulton Iron and Engine Works, the Michigan Malleable Iron Company. The output is immense—twenty thousand cars of every kind and ten times as many car wheels having been turned out in a single year; in fact, they run wherever in this country rails are laid, and even in foreign lands. Detroit is no less distinguished for its immense productions of iron and steel castings, engines, machines, architectural iron and steel, safes, stoves, copper and brass castings, pins and other metallic articles. The works of a single stove company cover ten acres of ground, and these cast-iron domestic furnishings are known all over the world. Detroit's manufacture of chemicals, drugs and pharmaceutical preparations also exceeds that of any other city, and the establishment of Park, Davis & Co. is probably the largest in the world. The varnish, tobacco, matches, boots and shoes, crackers and other products are also immense in quantity, and distinguished for their value and quality. The house of D. M. Ferry & Co.,

whose extensive seed farm is just outside the city limits, is also one of the largest of its kind in the world.

To make a statistical resume, the estimated value of the manufactures of Detroit is more than \$50,000,000, of which the most important are: Railroad cars, \$9,000,000; drugs and pharmaceutical preparations, \$4,500,000; stoves, \$4,500,000; manufactured tobacco, \$4,000,000; varnish, \$2,500,000; boots and shoes, \$2,000,000; clothing, \$2,000,000; lager beer, \$1,770,000; car wheels, \$1,250,000; and car springs, candy, malt, leather, bridges and chairs, \$1,000,000 each. The six hundred and twenty manufacturing establishments employ nearly forty-five thousand persons and



GRACE HOSPITAL AMBULANCE

pay out more than \$200,000 weekly in wages. Its twenty-one banks have more than \$9,000,000 capital.

Griswold street is the Wall street of Detroit, its financial centre. It seems narrow beside Woodward and Jefferson avenues, but an eastern visitor has written of it as being "as far in advance of State street in Boston, and Wall street in New York, as our time is of the last century." It is a region of banks, insurance companies, lawyers, and offices of lumber, mining, manufacturing and commercial companies, and an air of financial solidity pervades the street.

West Fort street, like Jefferson avenue above St. Antoine, and Woodward avenue beyond the Grand Circus, is filled with a long



FORT STREET PRESBYTERIAN CHURCH.

ment a great success and is of much interest and importance.

succession of "private palaces, overhung with great trees, and seated amid beautiful grounds that are parks in miniature." General Alger's house is a prominent feature between First and Second streets. On the corner of Second street is Grace Episcopal Church, and on the corner of Third street is the Fort Street Presbyterian Church, a handsome limestone Gothic edifice, with a graceful spire rising to a height of 230 feet.

Two miles below the Michigan Central station, the Fort street cars turn down to River street, and run down to Fort Wayne, a bastioned fortification enclosing sixty-five acres, and commanding the river channel with its heavy guns. It was built by General M. C. Meigs from 1843 to 1851, and has always been the largest and most important fortress in the lake region.

Immediately below Fort Wayne, at the mouth of the River Rouge, is the immense building of the Detroit International Fair and Exposition, surrounded by extensive grounds. This annual exposition has been from the commencement a great success and is of much interest and importance.



OFFICERS' QUARTERS, FORT WAYNE.

Going eastward again, we find on Jefferson avenue, at the corner of Hastings street, a large building whose massive and beautiful architecture strike the eye at once. Detroit has no finer edifice, nor one more credita-

ble to its taste and perception of the beautiful.

This is the Museum of Art which was opened in 1887, and already contains a large and excellent exhibit, including the Scripps collection of Old Masters and the Frederick Stearns collection of Japanese, Chinese and East Indian Curios, numbering some fifteen thousand pieces.

So rapid has been the accumulation of art treasures that there is already a lack of space for proper display, and a new wing,



THE EXPOSITION BUILDING.

running back to the next street, is now being added.

Beyond the Museum of Art we pass a long succession of palatial, private residences with the beautiful and attractive surround-

ings we have noticed elsewhere. Crossing the D., G. H. & M. tracks, we come to Beaufait station, the terminus of the Belt Line,



THE MUSEUM OF ART.

and a little ways beyond, at the foot of Frontenac avenue, to the long bridge, crossing an arm of the river to Belle Isle. This is a superb work of twelve spans, 3,134 feet in length, costing \$300,000.



RESIDENCE OF GEN. ALGER.

Belle Isle itself is a most delightful park, nearly seven hundred acres in extent, lying near the head of Detroit river. It is covered with beautiful hickory, oak, maple and elm trees, with numerous natural lawns, and was laid out as a park in 1882 by Frederick Law Olmsted, the recognized master

of the art of landscape architecture. The handsome casino, the boat house, the drives and walks, the broad canal with its numer-

ous gay pleasure boats, and all the other artificial features, are all in harmony with, and only sure to enhance the natural beauties of



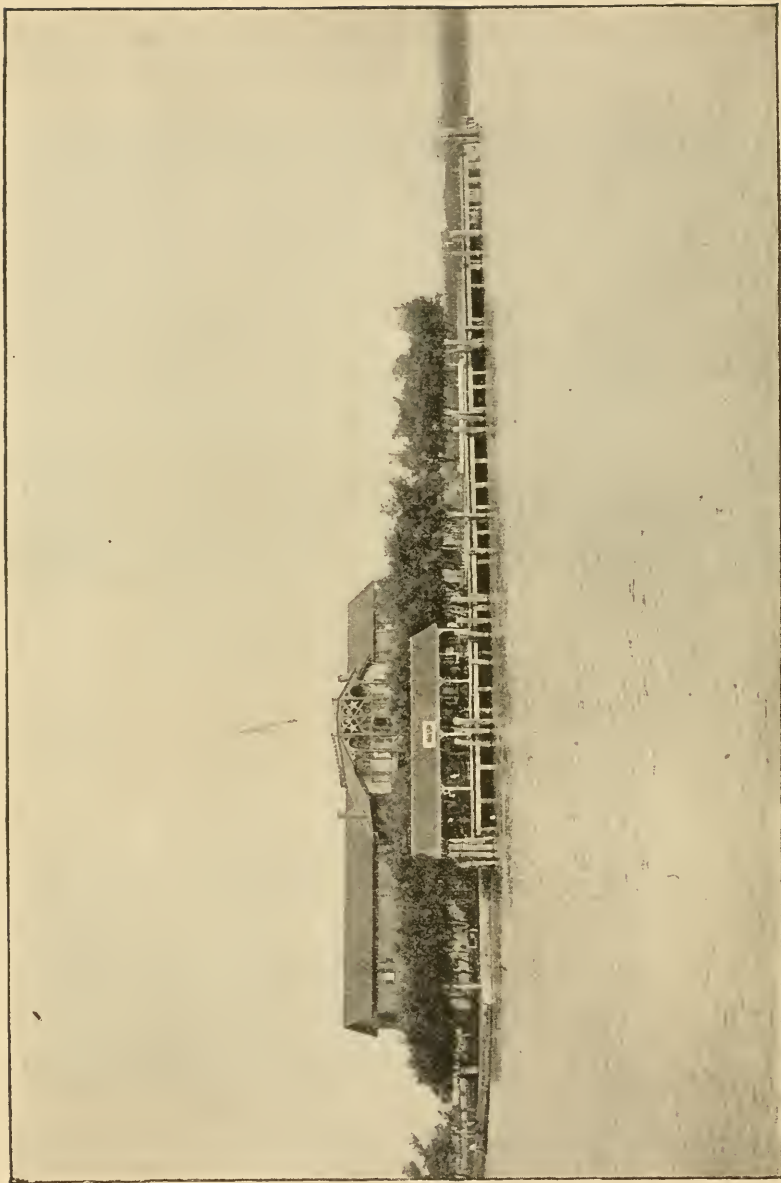
IN THE PARK, BELLE ISLE.

the spot. At the upper end of the island is a substantial stone lighthouse.

Just above Belle Isle, on the river side, are the brick tower and buildings of the Water Works, which supply the city with a daily average of over thirty-two million gallons through some three hundred and fifty miles of pipe. Then comes Windmill Point Light-House at the entrance to the river, and sweeping around into Lake St. Clair, we see, to the left, Grosse Pointe, the fashionable suburb of Detroit. Here the wealthier citizens have their summer residences or country homes. These with their grounds are very beautiful, and the nine mile drive along the river and the lake, out to the Pointe, is a delightful one, which every visitor to Detroit should take.



THE CASINO, BELLE ISLE.



STAR ISLAND, ST. CLAIR RIVER.

We are now beyond the geographical limits of "The City of the Straits," but still fully within its active, spirited, over-flowing life. Naturally, the youth of Detroit take to water like ducks, and the number of boat clubs, yachting clubs, hunting and fishing clubs, and all kinds of out-door associations is legion. This is a feature which must strike the most casual visitor, as he stands upon one of the docks near the great warehouses, tall elevators, or clanging foundries by the river side, or crosses the strait upon one of the powerful steel transfer steamers of the Michigan Central, which carry a whole train across in a few minutes. The view is indeed an inspiring one, as the river front and harbor is constantly filled with a gay and shifting fleet of all varieties of craft, from the great lake



ELMWOOD CEMETERY.

steamer to the white-sailed yacht and the swiftly darting shell-boat. The lover of the picturesque will regret the day when the necessities of commerce demand the somewhat more speedy passage of the river by a tunnel instead of the more attractive, though brief, sail on the surface of the water.

Detroit river, however, forms but the entrance to the aquatic field of sport, whose devotees quickly seek the broad sheet of Lake St. Clair and the river above with its marshes and estuaries. Directly north of Grosse Pointe is Mt. Clemens, famous for its mineral springs and sanitary baths. It is on Clinton river, a few miles from its mouth, and reached both by boat and by rail.

Across Lake St. Clair, and passing up the U. S. Ship Canal, we come to the St. Clair Flats, famous throughout the country for its



MICHIGAN CENTRAL TRANSFER STEAMER.

feathered and finny game, its boat and club houses, its hotels and its cooks. Star Island is quite small, and it is sometimes difficult to distinguish the limits of land and water, but its fame is broad as the nation. Yet this is but one star of the galaxy, and Detroiters are fond of this kind of astronomy. Still farther up the St. Clair river we pass Harsen's Island, Oak Grove, Marine City with its extensive shipyards, and come to St. Clair Springs, famous for

its mineral springs, its curative baths and its Oakland House, all of which are deservedly popular. And, having brought our visitor to so delightful a spot, which he or she will leave only with regret, we will do well to go no farther.



THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

RICHARD A. McCURDY, President.

Statement for the Year ending Dec. 31st, 1890.

ASSETS. - - \$147,154,961.20.

Reserve on Policies at 4%	-	-	-	-	\$136,668,368.00
Liabilities other than Reserve.	-	-	-	-	505,359.82
Surplus.	-	-	-	-	9,981,233.38
Receipts from all Sources.	-	-	-	-	34,978,778.69
Payments to Policy-Holders.	-	-	-	-	16,973,200.05
Risks Assumed.	-	-	49,188 policies.	-	160,985,985.58
Risks in Force.	-	-	206,055 policies.	-	638,226,865.24

THE ASSETS ARE INVESTED AS FOLLOWS :

Real Estate and Bond and Mortgage Loans.	-	-	-	-	\$76,529,231.72
United States Bonds and other Securities.	-	-	-	-	51,311,631.54
Loans on Collateral Securities.	-	-	-	-	8,624,400.00
Cash in Banks and Trust Companies at Interest.	-	-	-	-	3,556,441.59
Interest accrued. Premiums deferred, etc.,	-	-	-	-	7,133,256.35
					<u>\$147,154,961.20</u>

I have carefully examined the foregoing statement and find the same to be correct.

A. N. WATERHOUSE, Auditor.

From the Surplus above stated a dividend will be apportioned as usual.

The business for 1890 shows INCREASE over that of 1889, as follows:

In Assets.	-	-	-	-	\$10,753,633.18
In Reserve on Policies and Surplus.	-	-	-	-	10,554,091.91
In Receipts.	-	-	-	-	3,859,759.07
In Payments to Policy-Holders.	-	-	-	-	1,772,591.67
In Risks Assumed.	-	-	4,011 policies.	-	9,383,502.21
In Risks in Force.	-	-	23,745 policies.	-	72,276,931.32

Year.	Risks Assumed.	Risks Outstanding.	Payments to Policy-Holders.	Receipts.	Assets.
1884.....	\$34,681,420.....	\$351,789,285.....	\$13,923,062.19.....	\$19,095,318.41.....	\$103,876,178.51
1885.....	46,507,139.....	368,981,441.....	14,402,049.90.....	20,214,954.28.....	108,908,967.51
1886.....	56,832,719.....	393,809,203.....	13,129,103.74.....	21,137,176.67.....	114,181,963.24
1887.....	69,457,468.....	427,628,933.....	14,128,423.60.....	23,119,922.46.....	118,806,851.88
1888.....	103,214,261.....	482,125,184.....	14,727,550.22.....	26,215,932.52.....	126,082,153.56
1889.....	151,602,483.....	565,949,934.....	15,200,608.38.....	31,119,019.62.....	136,401,328.02
1890.....	160,985,986.....	638,226,865.....	16,973,200.05.....	34,978,778.69.....	147,154,961.20

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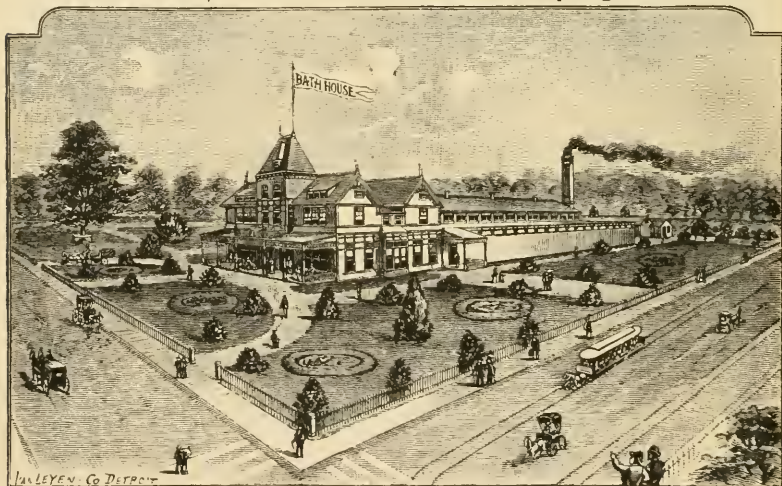
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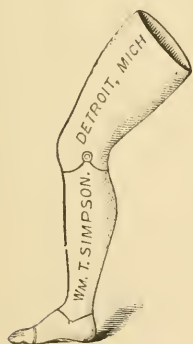
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